

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/21/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott Elliot Kolsto
12258 Warren Drive
Mokena, IL 60448

Melanie Christine Kolsto
12258 Warren Drive
Mokena, IL 60448

Case Number: 15-24812
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-5343
xxx-xx-7774

Attorney for Debtor(s) (name and address):

Penelope N Bach
Sulaiman Law Group, Ltd.
900 Jorie Boulevard
Suite 150
Oak Brook, IL
Telephone number: (630)575-8181

Bankruptcy Trustee (name and address):

Joji Takada
Takada Law Office, LLC
6336 North Cicero Avenue
Suite 201
Chicago, IL 60646
Telephone number: 773 790 4888

Meeting of Creditors:

Date: **August 17, 2015**

Time: **12:15 PM**

Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge *or* to Challenge Dischargeability of Certain Debts: 10/16/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604
Telephone number: 1-866-222-8029

For the Court:

Clerk of the Bankruptcy Court:
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: July 22, 2015

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Scott Elliot Kolsto
 Melanie Christine Kolsto
 Debtors

Case No. 15-24812-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ldixon
 Form ID: b9a

Page 1 of 2
 Total Noticed: 60

Date Rcvd: Jul 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2015.

db/jdb
 23512647 +Scott Elliot Kolsto, Melanie Christine Kolsto, 12258 Warren Drive, Mokena, IL 60448-9224
 23512649 +Atg Credit, 1700 W Cortland Street, Suite 2, Chicago, IL 60622-1166
 23512651 +Charter One, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725
 23512652 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009
 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,
 Saint Louis, MO 63179-0034
 23512653 +Codilis & Associates, 15W030 N. Frontage Road, Burr Ridge, IL 60527-6921
 23512654 +Creditor's Discount & Audit, Attn:Bankruptcy, Po Box 213, Streator, IL 61364-0213
 23512658 +Department of Education, FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 23512656 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 23512661 +EM Strategies, 1200 Maple Road, Joliet, IL 60432-1439
 23512662 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23512663 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23512664 +Federal Loan Services, Po Box 60610, Harrisburg, PA 17106-0610
 23512665 +Freedman Anselmo Lindberg, 1771 W. Diehl, Suite 150, Naperville, IL 60563-4947
 23512666 +Heartland Cardiovascular Center, 301 N Madison Street, 275, Joliet, IL 60435-8152
 23512670 +Illinois Collection Service, Illinois Collection Service, Po Box 1010,
 Tinley Park, IL 60477-9110
 23512669 +Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110
 23512671 +Inland Real Estate Group, 2901 Butterfield Road, Oak Brook, IL 60523-1190
 23512673 +Kevin Mortell, 1821 Walden Office S, Schaumburg, IL 60173-4295
 23512674 +Malcolm S. Gerald and Associates, Inc., 332 South Michigan Avenue, Suite 600,
 Chicago, IL 60604-4318
 23512675 +Medical Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219
 23512676 +Medical Business Bureau, 1460 Renaissance D Suite 400, Park Ridge, IL 60068-1349
 23512678 +Midwest Center For Digestive Health, 9921 Southwest Hwy, Oak Lawn, IL 60453-3754
 23512679 +Nationwide Credit & Collection Inc, PO Box 3159, Oak Brook, IL 60522-3159
 23512680 +Oak Lawn Endoscopy ASC LLC, PO Box 305250, Nashville, TN 37230-5250
 23512681 +Orland Primary Care Specialists, 16660 S. 107th Avenue, Orland Park, IL 60467-8898
 23512686 +PRONGER SMITH MEDICAL CARE LLP, 2320 High Street, Blue Island, IL 60406-2426
 23512682 +Palos Community Hospital, 12251 S. 80th Ave, Palos Heights, IL 60463-0930
 23512683 +Paul A. Homerding D.D.S., 11244 W La Porte Road, Suite 2, Mokena, IL 60448-1584
 23512684 +Pinnacle Credit Service, Attn: Bankruptcy, Po Box 640, Hopkins, MN 55343-0640
 23512687 +Radiology and Nuclear Consultants LTD, 311 W. Monroe, 8th Floor, Chicago, IL 60606-4660
 23512688 +Sears, Po Box 6497, Sioux Falls, SD 57117-6497
 23512691 +Silver Cross Hospital, 1200 Maple Road, Joliet, IL 60432-1497
 23512689 +Silver Cross Hospital, 1900 Silver Cross Boulevard, New Lenox, IL 60451-9509
 23512690 +Silver Cross Hospital, 7008 Solution Center, Chicago, IL 60677-7000
 23512692 Trans Union LLC, P.O. Box 2000, Chester, PA 19016-2000
 23512693 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001
 23512696 +US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
 23512695 +US Department of Education, Capitol Place, 555 New Jersey Ave, NW,
 Washington, DC 20208-0003
 23512694 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW,
 Washington, DC 20202-0031
 23512697 +Van Ru Credit Corporation, 1350 E. Toughy Ave, Suite 100E, Des Plaines, IL 60018-3337
 23512698 +Vision Financial Services, 1900 W Severs Road, La Porte, IN 46350-7855

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pnbach@sulaimanlaw.com Jul 23 2015 01:26:26 Penelope N Bach,
 Sulaiman Law Group, Ltd., 900 Jorie Boulevard, Suite 150, Oak Brook, IL
 tr +EDI: QJTAKADA.COM Jul 23 2015 00:49:00 Joji Takada, Takada Law Office, LLC,
 6336 North Cicero Avenue, Suite 201, Chicago, IL 60646-4448
 23512643 EDI: GMACFS.COM Jul 23 2015 00:48:00 Ally Financial, PO Box 9001951,
 Louisville, KY 40290-1951
 23512644 +EDI: GMACFS.COM Jul 23 2015 00:48:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 23512642 +EDI: GMACFS.COM Jul 23 2015 00:48:00 Ally Financial, 200 Renaissance Center,
 Detroit, MI 48243-1300
 23512645 +EDI: ACCE.COM Jul 23 2015 00:48:00 Asset Acceptance LLC, 28405 Van Dyke Avenue,
 Warren, MI 48093-7132
 23512646 EDI: ATTWIREBK.COM Jul 23 2015 00:49:00 At & T, Po Box 5080,
 Carol Stream, IL 60197-5080
 23512648 +EDI: TSYS2.COM Jul 23 2015 00:48:00 Barclays Bank Delaware, Attn: Bankruptcy,
 P.O. Box 8801, Wilmington, DE 19899-8801
 23512650 +EDI: CHASE.COM Jul 23 2015 00:48:00 Chase *, ATTN: Bankruptcy Department,
 P.O. Box 15298, Wilmington, DE 19850-5298
 23512655 +E-mail/Text: clerical.department@yahoo.com Jul 23 2015 01:26:43 Creditors Collection Bureau,
 755 Almar Parkway, Bourbonnais, IL 60914-2393
 23512659 EDI: DISCOVER.COM Jul 23 2015 00:48:00 Discover Financial Services, 2500 Lake Cook Road,
 Deerfield, IL 60015
 23512660 EDI: DISCOVER.COM Jul 23 2015 00:48:00 Discover Financial Services LLC, Po Box 15316,
 Wilmington, DE 19850

District/off: 0752-1

User: ldixon
Form ID: b9a

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Total Noticed: 60

Date Rcvd: Jul 22, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23512657 +E-mail/Text: electronicbkydocs@nelnet.net Jul 23 2015 01:28:09 Department of Education,
121 S. 13th Street, Lincoln, NE 68508-1904
23512667 +EDI: HFC.COM Jul 23 2015 00:49:00 HSBC, Attn: Bankruptcy Department, PO Box 15521,
Wilmington, DE 19850-5521
23512668 +EDI: IIC9.COM Jul 23 2015 00:48:00 IC System, 444 Highway 96 East, PO Box 64378,
St. Paul, MN 55164-0378
23512672 +EDI: CHASE.COM Jul 23 2015 00:48:00 JPMorgan Chase*, 270 Park Avenue,
New York, NY 10017-2014
23512677 +EDI: MID8.COM Jul 23 2015 00:48:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
23512685 EDI: PRA.COM Jul 23 2015 00:48:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2015 at the address(es) listed below:

Joji Takada trustee@takadallc.com, jtakada@ecf.epiqsystems.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Penelope N Bach on behalf of Joint Debtor Melanie Christine Kolsto pnbach@sulaimanlaw.com,
ecfbach@gmail.com; courtinfo@sulaimanlaw.com; bkycourtinfo@gmail.com; ECFNotice@sulaimanlaw.com; mbad
wan@sulaimanlaw.com; bkycourtinfo@gmail.com; sulaiman.igotnotices@gmail.com; bkecf_sulaiman@bkexpres
s.info
Penelope N Bach on behalf of Debtor Scott Elliot Kolsto pnbach@sulaimanlaw.com,
ecfbach@gmail.com; courtinfo@sulaimanlaw.com; bkycourtinfo@gmail.com; ECFNotice@sulaimanlaw.com; mbad
wan@sulaimanlaw.com; bkycourtinfo@gmail.com; sulaiman.igotnotices@gmail.com; bkecf_sulaiman@bkexpres
s.info

TOTAL: 4